E-FILED: January 25, 2010

George Haines, Esq.
Nevada Bar No. 9411
David Krieger, Esq.
Nevada Bar No. 9086
HAINES & KRIEGER, LLC
1020 Garces Ave.
Las Vegas, NV 89101
Phone: (702) 880-5554
FAX: (702) 385-5518

Email: info@hainesandkrieger.com

Attorney for Max F. Wolfgramm & Edith Sauitufuga

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

In Re:) Case No. BKS-08-17438-MKN) Chapter 13)
Max F. Wolfgramm & Edith Sauitufuga,) Hearing Date: February 10, 2010) Hearing Time: 1:30 PM)
Debtor(s).)))

DEBTORS' OPPOSITION TO MOTION FOR RELIEF FROM AUTOMATIC STAY AND REQUEST FOR RENOTICING UNDER NRS 107.080 (AS REQUIRED UNDER NEVADA ASSEMBLY BILL 149 EFFECTIVE JULY 1, 2009)

COME NOW, Max F. Wolfgramm & Edith Sauitufuga, by and through attorney, David Krieger, Esq., of the LAW OFFICES OF HAINES & KRIEGER, LLC, and in response to HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE BENEFIT OF PEOPLE'S FINANCIAL REALTY MORTGAGE SECURITIES TRUST, SERIES 2006-1, BY LITTON LOAN SERVICING, LP AS ATTORNEY IN FACT'S ("Creditor") Motion for Relief from Automatic Stay states as follows:

1. On July 09, 2008, Debtors filed the current Chapter 13 Petition in Bankruptcy with the Court.

- 2. Debtors' Counsel has attempted to contact Debtors however Counsel is not in a position to proffer evidence to this Court at this time to oppose Creditor's motion.
- 3. However, on the filing date Debtors believed that the asset securing HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE BENEFIT OF PEOPLE'S FINANCIAL REALTY MORTGAGE SECURITIES TRUST, SERIES 2006-1, BY LITTON LOAN SERVICING, LP AS ATTORNEY IN FACT's was necessary to the Debtors' effective reorganization.
- 4. Accordingly, Debtors request that in event new evidence is available to rebut Creditor's request for relief from stay that the Court permit the Debtors (or Counsel for the Debtors) to appear and speak at the relief from stay hearing in this matter.
- 5. In the event no new evidence is presented at the hearing and this Court is inclined to grant secured Creditor's request for relief from the automatic stay, the Debtors requests that Your Honor require Secured Creditor to renotice (or notice) any pending foreclosure action(s) under NRS 107.080 (as revised by Nevada Assembly Bill 149, effective July 1, 2009) by this Creditor to the extent applicable. Pursuant to NRS 107.080 (as revised by Nevada Assembly Bill 149 effective July 1, 2009) Secured Creditor is required to provide Debtors a notice of election to enter into court mandated mediation in the event Secured Creditor desires to recommence foreclosure proceedings.

Dated: January 25, 2010

/s/ David Krieger, Esq. Attorney for Debtor(s)

CERTIFICATE OF MAILING RE: DEBTORS' OPPOSITION TO MOTION FOR RELIEF FROM AUTOMATIC STAY

I hereby certify that on January 25, 2010, I mailed a true and correct copy, first class mail, postage prepaid, of the above listed document to the following:

/s/David Krieger, Esq. Attorney for Debtors

Gregory Wilde 212 S. Jones Blvd Las Vegas, NV 89107